

For: State and County Offices

**Processing 1999 Federal Employees Group
Life Insurance (FEGLI) Open Season Forms**

Approved by: Acting Deputy Administrator, Management



1 Overview

A

Background

Pub. L. 105-311, Federal Employees Life Insurance Improvement Act, dated October 30, 1998, made numerous changes to the FEGLI Program. These changes are contained in Notice PM-2103. Because of these changes, the law requires OPM to hold an open season.

B

Purpose

This notice provides procedures for processing 1999 FEGLI open enrollment elections.

C

**Open Season
Dates**

The 1999 FEGLI open season enrollment period will be held from April 24, 1999, through June 30, 1999.

D

Contacts

If additional information is needed, contact the appropriate office, according to this table.

Location	Contact
State Office	State Office, Administrative Division
County Office	CED

Disposal Date	Distribution
July 1, 2000	State Offices; State Offices relay to County Offices

Notice PM-2111

2 Insurance Officer Designations and Responsibilities

A

Insurance Officer Designations

Designations of insurance officers are the same as listed in 22-PM, subparagraph 594 A.

B

Insurance Officer Responsibilities

Responsibilities of the designated insurance officers include those described in 22-PM, subparagraph 594 B.

Following are additional responsibilities.

- Insurance officers must develop a system for holding the election forms until they can be processed in 2000. It is important to remember that events, such as separations or new qualifying events, can occur. These events may require some action to be taken with regard to the open enrollment election.
 - Remind employees that this is a good time to check their beneficiary forms.
-

3 Open Season Materials

A

Materials Every Employee Must Receive

Insurance officers shall ensure that all employees receive a copy of:

- Notice PM-2110
- RI 76-21, FEGLI Booklet
- FE 74 A, FEGLI '99 Open Enrollment Period Pamphlet.

Note: RI 76-21 and FE 74 A are available for the visually impaired. Contact the office's servicing personnel office, if copies of these versions are needed.

B

Other Open Season Materials

Following are other FEGLI open season materials for distribution:

- RI 76-27, FEGLI '99 Open Enrollment Period Election Form
 - the following posters announcing FEGLI '99 open enrollment period
 - large (28 by 43 inches)
 - regular (11 by 17 inches)
 - small (8 ½ by 11 inches)
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3 Open Season Materials (Continued)

B

Other Open Season Materials (Continued)

- tent cards announcing FEGLI '99 open enrollment period
- a 10-minute video explaining the FEGLI '99 open enrollment period.

All FEGLI open season materials and forms are available on OPM's website at <http://www.opm.gov/insure/life>.

Materials will be shipped to State Offices as soon as received in the KCMO Warehouse.

4 Processing Open Enrollment Elections

A

Processing RI 76-27 During Open Season

Insurance officers shall follow these steps to process RI 76-27 during the FEGLI open season.

Step	Action
1	Ensure that employees completed RI 76-27, blocks 3 through 5.
2	Enter the date of receipt on RI 76-27, block 6.
3	Verify that the employee is eligible for the coverage elected.
4	<ul style="list-style-type: none">• Use part 2 to determine FEGLI code.• Complete part 2, block 7.
5	Give the employee part 4 as verification of receiving RI 76-27 in a timely manner.
6	Forward RI 76-27 for Federal employees to KCMO, PD.
7	Flag the right side of the employee's official personnel folder (OPF) to indicate that there is an election form on file.
8	Maintain parts 1, 2, and 3 in a separate suspense file until the effective date.

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4 Processing Open Enrollment Elections (Continued)

**B
Processing
RI 76-27 Near
Effective Date of
Coverage**

Insurance officers shall follow these steps to process RI 76-27 near the effective date of coverage.

Step	Action
1	Verify that the employee meets pay and duty status requirements as outlined in PM-2110, subparagraph 4 E.
2	Ensure that all open season elections are processed according to 28-PM.
3	Date and send RI 76-27, part 3 to the employee.
4	File part 1, OPF copy, on the right side (permanent) of the employee's OPF.

5 Belated Open Season Enrollment Elections

**A
Determining
Whether
Employee Is
Eligible for
Submitting Late
Election**

The employee must provide the insurance officer the reason for being unable to submit RI 76-27 in a timely manner.

To accept a belated election, the insurance officer must determine whether the employee's circumstances for submitting a belated RI 76-27 were beyond the employee's control.

After the insurance officer has made the determination, the employee has 31 calendar days in which to make his or her election.

Insurance officers may accept belated open enrollment elections within 6 months after the end of the open enrollment period (December 31, 1999).

**B
Effective Date of
Belated
Enrollment**

The effective date for a belated open enrollment election is the same as that for an election made on time.

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6 Election Opportunities

A Informing Employees of Election Opportunities

Offices shall:

- refer to PM-2110, Exhibits 2 and 3, for election opportunities, required request forms, and effective date of coverage
 - ensure that employees have reviewed Notice PM-2110, Exhibit 2, for election opportunities, required request form, and effective date of coverage
 - ensure that separating or retiring employees who have a pending open enrollment election have reviewed Notice PM-2110, Exhibit 3, for a description of what happens to their coverage at the time of separation or retirement.
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B Elections Made Because of Life Event or Physical Examination

Employees can:

- still make "regular" elections during the open enrollment period
- elect basic, option A, and option B by having a physical examination
- elect or increase option B and/or option C if they have a life event.

These elections are made on SF-2817. This will distinguish them from open enrollment elections. These elections:

- will become effective within the same timeframes that they always do
 - shall be processed in the normal way.
-

C Open Enrollment on File and Employee Later Makes Another Election

If an employee has a life event or gets a physical examination after he or she has submitted an open enrollment election but before the open enrollment election becomes effective, the employee elects the appropriate coverage on SF-2817.

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6 Election Opportunities (Continued)

C

Open Enrollment on File and Employee Later Makes Another Election (Continued)

Since the employee's OPF will have been flagged, insurance officers will know that the employee has made an open enrollment election. Check RI 76-27 to see what coverage was elected.

IF the coverage elected...	THEN...
during the open enrollment period is the same as that elected because of the life event or physical examination	<ul style="list-style-type: none"> • void the open enrollment election • indicate on RI 76-27, block 6, in the "Remarks" section, that the employee elected coverage because of a life event or a physical examination, so the open enrollment election does not need to be processed.
on SF-2817 is different from that elected on RI 76-27	<p>contact the employee to verify what coverage he or she wants. It may be that some of the coverage elected during the open enrollment period could not be elected otherwise.</p> <p>Example: An employee who gets married can elect only 1 multiple of option B and option C, but the employee may have elected more multiples on RI 76-27. In this case, process:</p> <ul style="list-style-type: none"> • what can be processed because of the life event • the remaining multiples later as an open enrollment election.

D

Waived or Forfeited RI 76-27 at Retirement

OPM has requested that all waived or forfeited RI 76-27's be retained in the employee's OPF and forwarded with the employee's retirement application.
